



**Defence Health Limited**  
**Top Extras**

Restricted Insurer

**\$131.67 / month**

(Before Rebate, Discount & Loading)

Available in TAS

You may be entitled to an Australian Government Rebate on the above premium. Your premium may also include an insurer discount. Check with your insurer for details.

**This policy covers:** One adult & dependants, including non-student dependants (2 or more people, only one of whom is an adult).

Children (0 - 17), non-classified\* dependant (18 - 20), students (21 - 30) and non-students (21 to 30), as well as persons with a disability who qualify as a child, non-classified\* dependant, student and non-student in these age ranges.

\*Non-classified dependant: We continue to keep kids covered, no questions asked, until they turn 21.

**Restricted insurer:** Membership of this insurer is restricted to current or former members of the ADF and the Defence community and their families.

This policy can only be purchased with certain hospital policies.  
Visit a network dentist for quality dental care at special member prices. Plus, network optical providers offer no-gap glasses and discounts on other optical purchases up to the optical limit. See <https://www.defencehealth.com.au/Health-Insurance/Find-Providers-and-Hospitals>.

**Policy ID:** AHB/11/TKBW1Y

**Source:** Private Health Information Statement (PHIS)

**Extras Cover**

This policy **includes** General treatment (Extras) cover for

| Treatment & waiting period (months) |    | Benefit limits per 12 months unless otherwise stated                                                                                                      | Examples of maximum benefits                                                                       |
|-------------------------------------|----|-----------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------|
| ✓ Acupuncture                       | 2  | <b>\$300 per person</b><br>combined limit for acupuncture, exercise physiology, health management / healthy lifestyle, remedial massage & other services  | <ul style="list-style-type: none"><li>Initial visit: \$31</li><li>Subsequent visit: \$27</li></ul> |
| ✓ Ante-natal/Post-natal classes     | 2  | <b>\$550 per person</b><br>combined limit for ante-natal/post-natal classes & physiotherapy                                                               | <ul style="list-style-type: none"><li>Initial visit: \$20</li><li>Subsequent visit: \$20</li></ul> |
| ✓ Audiology                         | 2  | <b>\$200 per person</b>                                                                                                                                   | <ul style="list-style-type: none"><li>Initial visit: \$60</li><li>Subsequent visit: \$40</li></ul> |
| ✓ Blood glucose monitors            | 12 | <b>\$1,000 per person</b><br>combined limit for blood glucose monitors, hearing aids, orthotics (podiatric orthoses) & other services<br>sub-limits apply | <ul style="list-style-type: none"><li>Per monitor: \$400</li></ul>                                 |
| ✓ Chiropractic                      | 2  | <b>\$450 per person</b><br>combined limit for chiropractic & osteopathy                                                                                   | <ul style="list-style-type: none"><li>Initial visit: \$45</li><li>Subsequent visit: \$32</li></ul> |
| ✓ Dietetics/dietary advice          | 2  | <b>\$250 per person</b>                                                                                                                                   | <ul style="list-style-type: none"><li>Initial visit: \$50</li><li>Subsequent visit: \$30</li></ul> |

|                                         |    |                                                                                                                                                           |                                                                                                                                                              |
|-----------------------------------------|----|-----------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------|
| ✓ Endodontic                            | 12 | <b>\$850 per person</b><br>combined limit for endodontic & major dental                                                                                   | <ul style="list-style-type: none"> <li>Filling of one root canal: \$136.7</li> </ul>                                                                         |
| ✓ Exercise physiology                   | 2  | <b>\$300 per person</b><br>combined limit for acupuncture, exercise physiology, health management / healthy lifestyle, remedial massage & other services  | <ul style="list-style-type: none"> <li>Initial visit: \$31</li> <li>Subsequent visit: \$27</li> </ul>                                                        |
| ✓ Eye therapy (orthoptics)              | 2  | <b>\$500 per person</b>                                                                                                                                   | <ul style="list-style-type: none"> <li>Initial visit: \$50</li> <li>Subsequent visit: \$35</li> </ul>                                                        |
| ✓ General dental                        | 2  | <b>No annual limit</b>                                                                                                                                    | <ul style="list-style-type: none"> <li>Fluoride treatment: \$19</li> <li>Scale &amp; clean: \$66.2</li> <li>Periodic oral examination: \$35.4</li> </ul>     |
| ✓ Health management / Healthy lifestyle | 2  | <b>\$300 per person</b><br>combined limit for acupuncture, exercise physiology, health management / healthy lifestyle, remedial massage & other services  | <ul style="list-style-type: none"> <li>Health management: \$80</li> </ul>                                                                                    |
| ✓ Hearing aids                          | 12 | <b>\$1,000 per person</b><br>combined limit for blood glucose monitors, hearing aids, orthotics (podiatric orthoses) & other services<br>sub-limits apply | <ul style="list-style-type: none"> <li>Hearing aid: \$1000</li> </ul>                                                                                        |
| ✓ Home nursing                          | 2  | <b>\$1,000 per person</b>                                                                                                                                 | <ul style="list-style-type: none"> <li>Initial visit: \$32</li> <li>Subsequent visit: \$32</li> </ul>                                                        |
| ✓ Major dental                          | 12 | <b>\$850 per person</b><br>combined limit for endodontic & major dental                                                                                   | <ul style="list-style-type: none"> <li>Surgical tooth extraction: \$132.5</li> <li>Full crown veneered: \$714.2</li> </ul>                                   |
| ✓ Non PBS pharmaceuticals               | 2  | <b>\$500 per person</b><br>combined limit for non pbs pharmaceuticals & vaccinations                                                                      | <ul style="list-style-type: none"> <li>Per eligible prescription: \$80</li> </ul>                                                                            |
| ✓ Occupational therapy                  | 2  | <b>\$500 per person</b>                                                                                                                                   | <ul style="list-style-type: none"> <li>Initial visit: \$65</li> <li>Subsequent visit: \$40</li> </ul>                                                        |
| ✓ Optical                               | 2  | <b>\$255 per person</b>                                                                                                                                   | <ul style="list-style-type: none"> <li>Multi-focal lenses &amp; frames: 100% of charge</li> <li>Single vision lenses &amp; frames: 100% of charge</li> </ul> |
| ✓ Orthodontic                           | 12 | <b>\$800 per person</b>                                                                                                                                   | <ul style="list-style-type: none"> <li>Braces for upper &amp; lower teeth, including removal plus fitting of retainer: \$800</li> </ul>                      |
| ✓ Orthotics (podiatric orthoses)        | 12 | <b>\$1,000 per person</b><br>combined limit for blood glucose monitors, hearing aids, orthotics (podiatric orthoses) & other services<br>sub-limits apply | <ul style="list-style-type: none"> <li>Orthotics supply &amp; fit: \$220</li> </ul>                                                                          |
| ✓ Osteopathy                            | 2  | <b>\$450 per person</b><br>combined limit for chiropractic & osteopathy                                                                                   | <ul style="list-style-type: none"> <li>Initial visit: \$45</li> <li>Subsequent visit: \$32</li> </ul>                                                        |
| ✓ Physiotherapy                         | 2  | <b>\$550 per person</b><br>combined limit for ante-natal/post-natal classes & physiotherapy                                                               | <ul style="list-style-type: none"> <li>Initial visit: \$50</li> <li>Subsequent visit: \$39</li> </ul>                                                        |
| ✓ Podiatry                              | 2  | <b>\$300 per person</b>                                                                                                                                   | <ul style="list-style-type: none"> <li>Initial visit: \$45</li> <li>Subsequent visit: \$32</li> </ul>                                                        |

|                           |   |                                                                                                                                                          |                                                                                                    |
|---------------------------|---|----------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------|
| ✓ <b>Psychology</b>       | 2 | <b>\$400 per person</b>                                                                                                                                  | <ul style="list-style-type: none"><li>Initial visit: \$80</li><li>Subsequent visit: \$70</li></ul> |
| ✓ <b>Remedial massage</b> | 2 | <b>\$300 per person</b><br>combined limit for acupuncture, exercise physiology, health management / healthy lifestyle, remedial massage & other services | <ul style="list-style-type: none"><li>Initial visit: \$31</li><li>Subsequent visit: \$27</li></ul> |
| ✓ <b>Speech therapy</b>   | 2 | <b>\$500 per person</b>                                                                                                                                  | <ul style="list-style-type: none"><li>Initial visit: \$85</li><li>Subsequent visit: \$45</li></ul> |
| ✓ <b>Vaccinations</b>     | 2 | <b>\$500 per person</b><br>combined limit for non pbs pharmaceuticals & vaccinations                                                                     | <ul style="list-style-type: none"><li>Per service: \$80</li></ul>                                  |

Health and Wellbeing annual limit \$300 includes: Acupuncture, Remedial Massage, Exercise Physiology, Myotherapy - initial consultation: \$31.00, subsequent consultation: \$27.00, Health Management and Group Physiotherapy - \$17.00 per session. Also includes cover for Laser Refractive Eye Surgery - annual limit: \$1,000 every two financial years; School Accident - annual limit: \$600. Health appliances limit also includes: Orthopaedic Shoes - sub-limit: \$250; Nebuliser - sub-limit: \$250 every three financial years; Spacer - sub-limit: \$250.

**This policy does not include General treatment (Extras) cover for**

✗ Chinese medicine

**Other features of this general treatment cover:** No lifetime limit on orthodontics. All benefits are per person. Benefits reset on 1 July each year. Details and claim conditions are in product guides available at [defencehealth.com.au](https://defencehealth.com.au)

**For further information about this policy see:** <https://www.defencehealth.com.au/>

## Ambulance cover

Ambulance cover is provided by the State government for residents of Tasmania. This may include cover whilst interstate, except for South Australia and Queensland where no cover applies. In other states please check with Ambulance Tasmania - [https://www.health.tas.gov.au/ambulance/fees\\_and\\_accounts](https://www.health.tas.gov.au/ambulance/fees_and_accounts).

**Other features of this ambulance cover:** Comprehensive cover for ambulance services by state-appointed ambulance providers across Australia. This includes emergency services, non-emergency dispatch, mobile intensive care and air and sea ambulance services. Non-emergency services are those that are classed as clinically necessary; for example, you need to be monitored by a paramedic during transport. Patient transfer services and transport services by Patient Transport vehicles are not ambulance services and are not claimable.

**For further information about this policy see:** <https://www.defencehealth.com.au/>

## Insurer Details

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**Top Extras**

Restricted Insurer

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Call now  **1800 335 425**  
Sponsor link**Defence Health Limited** <http://www.defencehealth.com.au> [info@defencehealth.com.au](mailto:info@defencehealth.com.au) **1800 335 425**

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Private Health Information Statement is available from the Private Health Insurance Ombudsman website at <https://privatehealth.gov.au/dynamic/Premium/PHIS/AHB/I1/TKBW1Y>